



Order Filed on September 11,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Chapter 13

Case No.: 16-10263

Judge: JNP

In Re:

Michael Boddy,

Debtor.

**ORDER APPROVING MORTGAGE MODIFICATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: September 11, 2017**

A handwritten signature in dark ink, appearing to read "JNP", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Page 2

**Debtor:** Michael Boddy

**Case No.:** 16-10263 (JNP)

**Caption:** Order Granting Motion to Approve Permanent Loan Modification with Specialized Loan Servicing LLC

AND NOW, this \_\_\_\_ day of \_\_\_\_\_, 2017, upon consideration of the Debtor's Motion to Approve Permanent Loan Modification with Creditor Specialized Loan Services LLC. and a hearing having been held, it is hereby ORDERED as follows:

1. The Mortgage Modification Agreement between the Debtor and Specialized Loan Services LLC., as to loan number xxxxxxxx7063, on a home mortgage on 228 Strawbridge Ave Westmont, NJ 08108, is **Approved** on the terms and subject to the conditions contained in the attached "Exhibit A", which was made part of the moving papers.
2. The mortgage lender may proceed with all steps necessary to consummate and complete that modification agreement, and to issue bills, statements or other notices in accordance therewith, without violating the automatic stay under 11 U.S.C. 362.
3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Specialized Loan Services LLC shall amend the arrearage portion of its proof of claim to zero, or amended to reflect the amount paid by the trustee to the mortgagee while the loan modification was pending or withdraw the claim within thirty (30) days of completion of the loan modification.
4. The Chapter 13 Trustee shall suspend disbursements to Specialized Loan Services LLC., pending completion of loan modification and all money that would otherwise be paid to Specialized Loan Services LLC be held until the arrearage portion of

Page 3

**Debtor:** Michael Boddy

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the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by Specialized Loan Services LLC that the modification was not consummated.

5. In the event the modification is not consummated, Specialized Loan Services LLC shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Specialized Loan Services LLC.

6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to creditors in accordance with the provisions of the confirmed plan.

7. Communication and/or negotiations between the Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

8. The Debtor shall file an amended Chapter 13 plan and amended schedule J within twenty (20) days of the entry of this Order reflecting the terms of the Loan Modification Agreement.

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michael Boddy  
Debtor

Case No. 16-10263-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2017.

db +Michael Boddy, 228 Strawbridge Ave., Haddon Township, NJ 08108-1809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2017 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor Michael Boddy cboyle@mpadlaw.com,  
cjbecf@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge  
tz@mpadlaw.com;r62202@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
2006-25 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor SPECIALIZED LOAN SERVICING LLC  
nj\_ecf\_notices@buckleymadole.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for  
The Bank of New York Mellon fka the Bank of New York, as Trustee for the Certificateholders of  
the CWABS, Inc., Asset-Backed Certificates, Series NJ\_ECF\_Notices@buckleymadole.com  
Melissa N. Licker on behalf of Loss Mitigation Specialized Loan Servicing  
NJ\_ECF\_Notices@buckleymadole.com

TOTAL: 7